



3650 E. Ashlan Avenue
 Fresno, CA 93726
 (559) 227-8329

LOAN APPLICATION

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval.

Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested; (2) if you reside in a Community Property State; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (4) if you are an Alaska resident subject to a community property agreement or community property trust. Community Property States include: AZ, CA, ID, LA, NM, NV, TX, WA, WI.

Joint Credit: Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below: We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Account/Loan:	Individual	Joint	Credit Cards:	Individual	Joint	Number of Cards
<i>(Including ATM/Debit Card Access to the Account if Available)</i>						
Account Number	_____		Visa United	_____		
Amount Requested \$	_____		Visa Classic	_____		
Purpose/Collateral:	_____		Visa Builders	_____		
Other Loan Request	_____		Visa Starter	_____		

Repayment: Payroll Deduction Billing Notice
 Automatic Payment Web Pay Other

If Authorized user, name: _____
SEE PAGE 4 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS

APPLICANT				CO-APPLICANT		NON-APPLICANT SPOUSE/OTHER		GUARANTOR			
LAST NAME	FIRST NAME	MIDDLE INITIAL		LAST NAME	FIRST NAME	MIDDLE INITIAL					
ACCOUNT NUMBER		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER		SOCIAL SECURITY NUMBER					
DATE OF BIRTH	HOME PHONE NUMBER	BUSINESS PHONE/EXT.		DATE OF BIRTH	HOME PHONE NUMBER	BUSINESS PHONE/EXT.					
DRIVER'S LICENSE NUMBER AND STATE		MOTHER'S MAIDEN NAME		DRIVER'S LICENSE NUMBER AND STATE		MOTHER'S MAIDEN NAME					
PRESENT ADDRESS (Street - City - State - Zip)		OWN	RENT	PRESENT ADDRESS (Street - City - State - Zip)		OWN	RENT				
		HOW LONG?				HOW LONG?					
PREVIOUS ADDRESS (Street - City - State - Zip)		OWN	RENT	PREVIOUS ADDRESS (Street - City - State - Zip)		OWN	RENT				
		HOW LONG?				HOW LONG?					
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)				PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)							
LIST AGES OF DEPENDENTS NOT LISTED BY CO-APPLICANT (Exclude Self)				LIST AGES OF DEPENDENTS NOT LISTED BY CO-APPLICANT (Exclude Self)							

EMPLOYMENT/INCOME INFORMATION

PRESENT EMPLOYER'S NAME AND ADDRESS				PRESENT EMPLOYER'S NAME AND ADDRESS							
OCCUPATION		SUPERVISOR		OCCUPATION		SUPERVISOR					
DATE EMPLOYED	WORK PHONE/EXT.	IF SELF EMPLOYED, TYPE OF BUSINESS		DATE EMPLOYED	WORK PHONE/EXT.	IF SELF EMPLOYED, TYPE OF BUSINESS					
PREVIOUS EMPLOYER'S NAME AND ADDRESS		START DATE		PREVIOUS EMPLOYER'S NAME AND ADDRESS		START DATE					
		ENDING DATE				ENDING DATE					
EMPLOYMENT GROSS INCOME \$		PER		EMPLOYMENT GROSS INCOME \$		PER					
OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.				OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.							
OTHER INCOME		SOURCE		OTHER INCOME		SOURCE					
\$	PER	SOURCE		\$	PER	SOURCE					
\$	PER	SOURCE		\$	PER	SOURCE					
\$	PER	SOURCE		\$	PER	SOURCE					

REFERENCES

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER
	RELATIONSHIP		RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER
	RELATIONSHIP		RELATIONSHIP

CONTINUE APPLICATION ON PAGES 2-4. SIGN PAGE 3 OF THE APPLICATION BEFORE SUBMITTING

ASSETS (LIST ALL ASSETS OF APPLICANT AND CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER/GUARANTOR, IF APPLICABLE)

APPLICANT		CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER/GUARANTOR	
CHECKING AMOUNT \$	NAME OF FINANCIAL INSTITUTION	CHECKING AMOUNT \$	NAME OF FINANCIAL INSTITUTION
SAVINGS AMOUNT \$	NAME OF FINANCIAL INSTITUTION	SAVINGS AMOUNT \$	NAME OF FINANCIAL INSTITUTION

APPLICANT	DESCRIPTION (I.E., AUTO, STOCK, REAL ESTATE, ETC.)	MARKET VALUE	PLEDGE AS COLLATERAL FOR ANOTHER LOAN?	
CO-APPLICANT			YES	NO
	REAL ESTATE (ADDRESS, PURCHASE DATE)	\$	YES	NO
	AUTOMOBILE (MAKE, MODEL, YEAR)	\$	YES	NO
	OTHER	\$	YES	NO

DEBTS (LIST ALL DEBTS OF APPLICANT AND CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER/GUARANTOR, IF APPLICABLE - ATTACH ANOTHER SHEET IF NECESSARY.)

APPLICANT	NAME AND ADDRESS OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
CO-APPLICANT					
	RENT MORTGAGE		\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
	LIST ALIMONY, CHILD SUPPORT OR CHILD CARE PAID MONTHLY				\$
LIST OTHER NAME(S) UNDER WHICH YOU HAVE RECEIVED CREDIT					
TOTALS			\$	\$	\$

FINANCIAL INFORMATION (THESE QUESTIONS APPLY TO BOTH APPLICANT AND CO-APPLICANT/NON-APPLICANT SPOUSE/OTHER/GUARANTOR)

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
DO YOU HAVE ANY OUTSTANDING JUDGEMENTS?				
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?				
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?				
ARE YOU A PARTY IN A LAW SUIT?				
ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?				
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?				
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?				
FOR WHOM (NAME OF OTHERS OBLIGATED ON THE LOAN)	TO WHOM (NAME OF CREDITOR)		PRESENT BALANCE	MONTHLY PAYMENT
			\$	\$

SECURITY INTEREST

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.

IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

_____ (Applicant Initials) _____ (Co-Applicant Initials)

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Consumer and Credit Report Authorization. By signing this Application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

Permission to contact: By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT	DATE
X	

SIGNATURE OF CO-APPLICANT	DATE
X	

HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

FOR CREDIT UNION USE ONLY

CREDIT SCORE	DEBT RATIO	MONTHLY GROSS INCOME	NET INCOME	DISPOSABLE INCOME	LOAN OFFICER
LOAN OFFICER SIGNATURE			SUPERVISOR SIGNATURE (if needed)		
X			X		
LOAN REVIEW COMMENTS					

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of _____. You can contact us toll free at 1-800-446-8329 or 3650 E. Ashland Ave. Fresno, CA 93726 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:				
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	VISA United	VISA Classic	VISA Builders	VISA Starter
	9.99%	10.90%	12.90%	15.25%
Penalty APR and When it Applies	None			
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.			
Minimum Interest Charge	None			
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore			

FEES:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 2% of the amount of each cash advance or \$3.00 , whichever is greater 1% of each transaction in U.S. dollars
Penalty Fees • Late Payment: • Returned Payment:	\$25.00 if your payment is more than 5 days late. Up to \$25.00 if your payment is returned for any reason.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."